

United States Bankruptcy Court DISTRICT OF PUERTO RICO

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor listed below was filed on 02/28/03. You may be a creditor of the debtor. THIS NOTICE LISTS IMPORTANT DEADLINES. You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

SEE PAGE 2 FOR IMPORTANT EXPLANATIONS.

Addressee:	Case Number: 03-01983 Social Security/Taxpayer ID Nos.: SSN: 097-78-3999 EIN:
Debtor: MERA SEGOVIA, JENNY D AKA ZAVALA, JENNY D PO BOX 2030 TOA BAJA, PR 00951	Joint Debtor:
Attorney for Debtor: ROBERTO PEREZ OBREGON P.O. BOX 9497 BAYAMON, PR 00960-8041 Telephone Number: (787) 787-9883	Attorney for Joint Debtor: Telephone Number:
Judge: SARA DE JESUS	Bankruptcy Trustee: WILFREDO SEGARRA MIRANDA PO BOX 9023385 SAN JUAN, PR 00901 Telephone number: (787) 725-6160

MEETING OF CREDITORS
April 3, 2003, 10:00 A.M., EDIF OCHOA C TANCA ESQ C COMERCIO PISO 1, ENTRADA POR C COMERCIO VIEJO SAN JUAN

DEADLINES:

Papers must be received by the bankruptcy clerk's office by the following deadlines:


Deadline to file a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts:
June 2, 2003

Deadline to Object To Exemptions:
Thirty (30) days after the conclusion of the meeting of creditors.

CREDITORS MAY NOT TAKE CERTAIN ACTIONS

The filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized.

PLEASE DO NOT FILE A PROOF OF CLAIM UNLESS YOU RECEIVE A NOTICE TO DO SO.

Address of the Bankruptcy Clerk's Office: US Post Office and Courthouse 1st Fl Ste 109 300 Recinto Sur Old San Juan, PR 00901 Telephone number: (787) 977-6000	For the Court: Clerk of the Bankruptcy Court: Celestino Matta-Mendez
Hours Open:	Date: March 4, 2003 

**Filing of Chapter 7
Bankruptcy Case**

A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on Page 1, and an order for relief has been entered.

**Creditors May
Not Take
Certain Actions**

Prohibited collection actions are listed in Bankruptcy Code § 362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages.

**Meeting of
Creditors**

A meeting of creditors is scheduled for the date, time and location listed on Page 1. The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors. Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.

**Do Not File a
Proof of Claim
at This Time**

There does not appear to be any property available to the trustee to pay creditors. You therefore should not file a proof of claim at this time. If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim.

Discharge of Debts

The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code § 727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code § 523(a)(2), (4), (6), or (15), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to the Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on Page 1. The bankruptcy clerk's office must receive the complaint and the required filing fee by that Deadline.

Exempt Property

The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on Page 1.

**Bankruptcy Clerk's
Office**

Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on Page 1. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.

Legal Advice

The staff of the bankruptcy clerk's office cannot give legal advice. You may want to consult an attorney to protect your rights.

---REFER TO PAGE 1 FOR IMPORTANT DEADLINES AND NOTICES---